

Customer Service : (800) 258-8602
 Monday - Thursday 8:00AM - 11:00PM ET
 Friday 8:00AM - 9:00PM ET
 Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

Deoneico Donte Ming
 4820 Guilford Frst Dr
 Atlanta, GA 30331-8374



8534

Account Number 0016684300
 Property Address 4820 GUILFORD FOREST DR
 ATLANTA GA 30331

Loan Due Date 01/01/2015 ⁴
 Payment Due Date 03/01/2015
 Amount Due \$4,596.10
 If payment is received after 03/16/2015, \$51.06 late fee will be charged.

Explanation of Amount Due

Principal	\$1,481.20
Interest	\$ 1,021.28
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$2,502.48
Unpaid Late Charges	\$51.06
Other Charges and Fees	\$0.00
Charges / Fees this Period	\$51.06
Past Due Payment(s)	\$2,042.56
Unapplied Payment(s)	\$0.00
Total Amount Due	\$4,596.10

Account Information

Interest Bearing Principal	\$466,869.26
Deferred Principal	\$0.00
Outstanding Principal ¹	\$466,869.26
Interest Rate (Until August 2015)	2.625%
Prepayment Penalty	No

Transaction Activity (01/14/2015 to 02/12/2015)

Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Other Fees	Total ¹
01/14	BEG BALANCE	\$466,869.26	\$2,042.56	\$0.00	\$0.00	\$0.00	\$468,911.82
01/16	LATE PYMT CHARGE	0.00	0.00	0.00	51.06	0.00	51.06
02/12	ENDING BALANCE	\$466,869.26	\$2,042.56	\$0.00	\$51.06	\$0.00	\$468,962.88

Past Payments Breakdown

	Paid Last Month	Paid Year To Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	
Total	\$0.00	\$0.00
Total Unapplied Balance	\$0.00	



Important Messages

¹ This amount is not a payoff quote. If you want a payoff quote, please see instructions on reverse side.
 Any transactions that occurred after the statement date noted above will be reflected on your next statement.
 This is an attempt to collect a debt. All information obtained will be used for that purpose.
 Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at (800) 258-8602 to discuss these protections.
⁴ Loan Due Date: If this date is different from your Payment Due Date, it means that you are past due and owe payments from previous months.
 Per IRS regulations all 2014 year end statements will be mailed no later than February 2, 2015. Year end information will be available via our automated voice response system on January 2, 2015. Duplicate year end statements can be obtained from our website www.spservicing.com after February 2, 2015.

Please detach bottom portion and return with your payment. Allow 7 - 10 days for postal delivery. Please do not send cash.

MONTHLY PAYMENT COUPON

Amount Due

Make checks payable to: Select Portfolio Servicing